

## IMPACT OF WORK LIFE BALANCE AND WORK LIFE CONFLICT ON THE LIFE SATISFACTION OF WORKING WOMEN: A CASE STUDY OF HIGHER EDUCATION SECTOR OF TWIN CITIES OF PAKISTAN

Rabia Umer<sup>1</sup>, Muhammad Zia-ur-Rehman<sup>2</sup>

National University of Modern languages (NUML), PAKISTAN.

<sup>1</sup> [rabi164@yahoo.com](mailto:rabi164@yahoo.com), <sup>2</sup> [scholarknowledge@gmail.com](mailto:scholarknowledge@gmail.com)

### ABSTRACT

*This study is a step to pinpoint the issue of work-life conflict and work life balances faced by working women, which is a noteworthy dilemma which needs to be discussed and tackled properly, in order to prevent it from becoming a dilemma in the future in country like Pakistan. The purpose of this study is to assess the impact of work life balance and work life conflict on life satisfaction of working women. A quantitative approach has been taken. The Sample consists of 145 working women of Higher Education University of twin cities out of which 105 questionnaires were returned which yield to response rate of 73%. Results indicated that 43.8% of variance in Life satisfaction of working women is due to Work life conflict and work life balance.*

**Keywords:** Work, life balance, life conflict, life satisfaction, working women

### INTRODUCTION

In Pakistan trends are changing rapidly due to the increased pace of modernization. Now a day's majority of Pakistani women are entering into paid occupation. Women entry into corporate world is effected by different factors some of which can be women's exposure to educational opportunities than in previous decades, increased awareness of personal growth and independence more economic pressures e.t.c. Due to women entry into corporate world working women are facing work life imbalances and work life conflicts which is exerting negative influences in their life. Research has observed that work-life conflict is one of cause of poor health and impaired wellbeing as it results in poorer mental and physical health, less life satisfaction, increased level of stress; leads to emotional exhaustion; less physical exercise; more drinking habits; higher anxiety and depression levels; low eating habits and; fatigue (Frone, 1996, Allen 2000; Rose, 2007). This paper is one step to find out the impact of work life balance and work life conflict on working women life satisfaction.

**Work-life balance** is an extensive and complicated phenomenon, and thus there is no universal definition of it (Maxwell, 2004; Greenhouse et al, 2003). According to Greenhaus et al work-family balance is the "degree to which an individual is busy in satisfied with- his or her work role and family role"(2003). **Work life conflict** can be defined as "a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect versa (Greenhaus & Beutell, 1985). Work-family conflict is one of source of stressors for individuals ( Frone, 1996). Kossek and Ozeki (1998) explored that work-family conflict negatively affect individual's job-life satisfaction. Though both genders are experiencing negative consequences of work life conflict, women were found to suffer more (Rose and colleagues, 2007). **Satisfaction** (or subjective life satisfaction) is a measure of well-being, It depicts how satisfied people feel with their life generally, It differ from happiness as happiness only represents individuals feeling at a single point in time.

## LITERATURE REVIEW

Now a day's trend of dual earner families is increasing than ever before. This new trend is because of women, particularly mothers, entry into the corporate world (Piotrkowski, Rapoport, & Rapoport, 1987; Matthews & Rodin, 1989; Dalton, 1989; Duffy and Pupo, 1992). Similarly researchers have explored the entrepreneurial initiatives of women worldwide (Key, Gunterberg, Holz, & Wolter, 2003; CIBC, 2004; Jahanshashi, Pitamber, & Nawaser, 2010). Same trend is being observed in developing countries also. Some of the factors leading to these new trends include economic pressure, women's increased educational level and trend to improve lifestyle (Malik et al 2010).

Although married women are entering in the corporate world, women are still considered the principal child care taker and men are the major breadwinners (Hochschild, 1989). Due to this reason, researchers are willing to explore interdependence of work and family roles because satisfactory work-family balance have an effect on the societal well-being (Edwards and Rothbard, 2000) and physical health (Frone et al., 1997). Work-family balance and work life conflict concept have been explored by western researchers (Berg et al., 2003; Frone, 2003; Rossi, 2001; Marcinkus et al., 2007; Young, 1999) Whereas very little research have been conducted in Pakistan in this regard (Ayca et al., 2000) and there is a need to explore different social issues in Pakistan as these new trends have created a problem of managing work and domestic affairs effectively as in Pakistani culture women main responsibility is to look after home affairs, and the male is supposed to be the "bread winner. Similarly in past different researches on life satisfaction and its factors have been conducted (Sirgy et al 2006). Numerous institutional, economic and ecological determinants have been identified which has an impact on life satisfaction (Bjørnskov et al., 2005, Helliwell 2003). The impact of work family conflicts on life satisfaction has not been widely tested (Matysiak et al, 2010), however some of studies related to this topic were conducted by Greenhaus et al. (2003), Saraceno et al. (2005) and Wallace et al. (2007). Most of researches have been conducted in developed countries where prevailing situation is very different from developing ones (UNIDO, 2001; 2003). The impact of work life balances and work life conflict of working women on their life satisfaction thus need to be explored as it would be beneficial for the individuals, organization and society as a whole. The present study is a step to explore this social issue in Pakistan by finding out how work life balance and work life conflict impacts life satisfaction of working women.

### Work Life Balance

Hudson has defined Work life balance as level of 'fit' between different roles in a person's life (2005). Now a days as literature shows that more women are working in corporate sector than ever before and due to this women's duties and responsibilities to their family as well as to society have increased (Mathew & Panchanatham 2009a; 2009b). Peeters, Montgomery, Bakker and Schaufeli (2005), have explored that unmanageable pressures from the job and family create imbalance. Some of elements which create work life balance as evident from literature include role overload, dependent care, time management and support network. Working women are facing role overload as literature supports that women foremost duty is to perform numerous roles in their families e.g to be a spouse, caretaker and parent; managing daily household tasks e.g. cooking, dishwashing, sweeping; some other roles include providing services to the community and society. Similarly they had to take care of their own health and other personal activities, which are often neglected because of role overload and time shortage. Galinsky and Stein (1990), have described that main problems being faced by employed women include to look after children, to look after elders, work time and timing, transfers, job autonomy and job demands, supervisory relationship, and

supportive organizational culture. These situations create work life imbalance (Mathew, n.d). They have a lot of work to perform in very scarce time which cause work life imbalance (Lewis & Cooper, 1987). The employed parents specially women can achieve the work life balance by receiving social support from the supervisors as they can effectively fulfill their individual needs and values (Kofodimos, 1993; Antonucci and Akiyama, 1987; Carlson and Perrewe, 1994) and can enjoy better health also through social support (Cohen and Wills, 1985). Social support can be categorized into organizational support and family related support (Brough and Pears, 2004).

### **Work Life Conflict**

Work-family conflict occurs when work role demands interfere with individual's family demands and vice versa (Greenhaus & Beutell, 1985). Kahn et al. (1964), defined work-family conflict as "a form of inter role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect". Literature showed that three types of work-family conflict include time-based conflict, strain-based conflict, and behavior-based conflict.

Elements which can cause work life conflict include household responsibilities, workplace environment and financial needs as explored in literature. Large families are supposed to be more time demanding than small families, as larger the family larger will be the number of tasks to be performed, and thus large families are supposed to have high levels of work-family conflict (Cartwright, 1978; Keith and Schafer, 1980). Lu et al. (2009) also explored the reasons of work life conflicts and the most prominent according to them are child care responsibilities, working hours, monthly salary and organizational family - friendly policy. Pleck et al. (1980) explored that various forms of work family conflicts are created due to physical and psychological work demands. Work-family conflict has a positive relationship with the hours worked per week (Burke et al. 1980b; Keith & Schafer, 1980; Pleck et al., 1980; Bohlen & Viveros-Long, 1981). Work family conflict can be created due to inflexibility of the work schedule (Pleck et al., 1980; Gyllstrom, 1977). Burke et al. (1980b) described that work family conflicts can be created or affected by following work stressors which includes rate of work environment changes; boundary-spanning activities involvement; communications stressors; and attention needed to do work. work-family conflict can also be created or intensified due to domestic conflicts of a family (Kopelman et al., 1983; Study 1), and cooperative spouse may each other from experiencing high levels of work-family conflict (Holahan & Gilbert, 1979a).'' According to one research work family conflict can be created through low levels of leader support and interaction facilitation (Jones & Butler, 1980). Spouse's prestige or status in relationship is considered to be strong due to resources such as income, education, and occupational status which allow them to avoid "mundane" housework (Huber and Spitze, 1983). Women are considered to be more responsible for housework and family care than men, but now a day women spend less hours in performing these duties, especially in younger women (Robinson, 1988). One reason due to which women spent less time on housework is that their paid work hours are rising (Ross, 1987). According to peck et al Time-based conflict is dependant on the excessive work time and schedule conflict (1980) and role overload identified by Kahn et al. (1964). Menaghan and Parcel (1990) explored that the work-family conflict form may vary by social class and the number of employed household members as the single-parent, female-headed household may face financial stressor

In previous researches work life conflict has been associated to psychological distress (e.g., Bromet, Dew, & Parkinson, 1990; Frone, Russell, & Cooper, 1991, 1992a; O'Driscoll, Ilgen, & Hildreth, 1992), lowered life satisfaction (e.g., Aryee, 1992; Bedeian, Burke, & Moffett,

1988; Rice, Frone, & McFarlin, 1992), and increases in physical symptomatology (e.g., Frone et al., 1991; Guelzow, Bird, & Koball, 1991) and career satisfaction (Nieva, 1985: 175).

### **Life Satisfaction**

Alex Michalos's Multiple-Discrepancy-Theory (1986) states that satisfaction is difference between "how things are" vs. "how they should be." Life satisfaction can also be defined as an individual's subjective assessment of the positivity of her/his life as a whole or with some specific domain of life (e.g., family life, university experiences, job experience) (Diner, Suh, Lucas, & Smith, 1999). Anseagus Campbell et. Al (1976) defined life satisfaction as the Gap between what one wants and what one has. In past different researches on life satisfaction and its factors have been conducted (Sirgy et al 2006). Numerous institutional, economic and ecological determinants have been identified which has an impact on life satisfaction (Bjørnskov et al., 2005, Helliwell 2003). The impact of work family conflicts on life satisfaction has not been widely tested, however some of studies related to this topic were conducted by Greenhaus et al. (2003), Saraceno et al. (2005) and Wallace et al. (2007). Saraceno et al. (2005) used the 2003 EQLS data to verify whether the variables of the work-family balance such as gender and household status as well as the country (or country group) of residence are related to individuals' satisfaction with family life. They found no clear relationship and concluded that although individuals with young children perceive the greatest difficulties in combining paid employment and childrearing, these difficulties do not result in any clear differences in satisfaction with one's own family life (Saraceno et al., 2005: 43). Wallace et al. (2007) research support saraceno's research by finding minor negative results.

Strain symptoms such as tension, anxiety, fatigue, depression, apathy, and irritability can be created or intensified due to work stressors (Brief, Schuler, & Van Sell, 1981; Ivancevich & Matteson, 1980). Identity theory (Burke, 1991; Schlenker, 1987) states that work-family conflict may create stress because it represents a threat to self-identification. Research has indicated that employed mothers with preschool children are in poorer mental health than other employed women (McLanahan & Adams, 1987). Thus literature supports that work life conflicts and imbalances negatively affect physical and psychological health. Do they impact life satisfaction is the main motive to conduct this study.

### **PURPOSE OF STUDY**

Women career expectations are impacted by Social expectation. Society exposed numerous demands on women and they are expected to play different conflicting roles. Simultaneous pressures from both work and family roles create work-family conflict (Greenhaus and Beutell, 1985). Balancing the work and non work life of women professionals is must for their career growth and sustainability in corporate world. Research supports that work life conflicts and work life imbalance are some of causes of poor health and impaired wellbeing. This study aims to explore the impact of work life balance and work life conflict on life satisfaction of working women in Pakistan.

### **OBJECTIVE OF STUDY**

The objectives of the study were:

1. To assess life satisfaction among working women.
2. To evaluate the degree of life satisfaction among working women who are facing work life imbalances and work life conflicts.

## HYPOTHESIS

**H1:** Higher the work life conflict and work life imbalance lesser be the life satisfaction of working women

**H2:** Work life imbalance and work life conflict have an impact on life satisfaction of working women?

**H3:** There is significant difference between life satisfaction, work life imbalance and work life conflicts faced by married working women versus unmarried working women?

**H4:** There is significant difference between life satisfaction, work life imbalance and work life conflicts faced by women working in public sector versus women working in private sector?

## SCOPE OF THE STUDY

The impact and significance of work-life conflict and work life balance of women in the higher education sector in Islamabad Pakistan is addressed in this study. This research is case study of five universities of Islamabad NUML, Comsats, International Islamic university, Preston University and Bahria University.

## SIGNIFICANCE OF STUDY

This study is a step to pinpoint the issue of work-life conflict and work life balances faced by women, which is a noteworthy dilemma which needs to be discussed and tackled properly, in order to prevent it from becoming a dilemma in the future. This study will be beneficial for the working women, organizations and society as a whole.

## LIMITATION OF STUDY

The study examines the level of life satisfaction of working women who are facing the dilemma of work life balance and work life conflict on the basis of opinions collected from Education sectors of women professionals working in universities of Islamabad. Since there could be different requirements for other industries, so the results could vary accordingly.

## RESEARCH METHODOLOGY

### Population

Basically population of this research is working women of Higher Education University of twin cities. Working women of Bahria University, NUML, Comsats, International Islamic University and Preston University have been taken as a case study for my sample. Three of these universities are private and two (International Islamic University and NUML) are public universities.

### Sample

Sample size was 145 out of which questionnaires which were returned totaled 105 so response rate is 73% and type of sampling used is convenience sampling.

### Data Collection

#### *Instrument*

The questionnaires used in this research used the Likert's five-point scale (Likert, R, 1967). The study used three scales/ questionnaires, one to measure work life balance, one for work life conflict and last for life satisfaction. Work life balance questionnaire consist of (15) items and this instrument used items from questionnaire earlier developed by *Mathew (2011)* with

little bit modification and these items evaluate four main dimensions role overload, dependent care, time management and support network.. The instrument used to measure work life conflict is the one which is earlier used by Ahmad et. Al (2011) consists of 16 items. Similarly life satisfaction was measured by Life Satisfaction Survey (LSS) which is designed by Thomas M. Krapu, Lynn Meinke, Lisa Kramer, Roy Friedman, and John Voda consists of 13 items.

### Statistical Analysis

Statistical Analysis Descriptive statistics, Independent sample T-test, Regression and correlations were used to analyze the study data using SPSS. The 45 items in instrument were loaded into SPSS for analysis using correlation and regression as shown below in tables

### Demographics

**Table 1. Demographic Characteristics of Respondents, N=105**

<i>Variables</i>	<i>Parameter</i>	<i>No. of People</i>	<i>Percentage (%)</i>
Organization Category	Public	53	50.5
	Private	52	49.5
Marital Status	Married	79	75.2
	Unmarried	26	24.8
No of Children	0	37	35.2
	1	4	3.8
	2	36	34.3
	3	15	14.3
	4	13	12.4
Education	Bachelors	7	6.7
	Masters	76	74.4
	Mphil	17	16.2
	PHD	4	3.8
	Missing value	1	1
Working hours (weekly)	10 or less than 10	3	2.9
	10-20	14	13.4
	20-30	62	59.7
	30-40	23	22
	40-50	2	2

### Test for Normality of data

To check the normality of data skewness and kurtosis values of all the variables shows that they are within the range of +1 to -1 that shows that data is normal. The statistics are given in table 2.

**Table 2. Normality**

	<i>Skewness</i>		<i>Kurtosis</i>	
	<i>Statistic</i>	<i>Std. Error</i>	<i>Statistic</i>	<i>Std. Error</i>
Worklife balance	-.327	.236	-1.056	.467
Work life conflict	-.867	.236	-.519	.467
Life satisfaction	.546	.236	-.980	.467
Valid N (listwise)				

### Descriptive Statistics

The descriptive statistics results for current study revealed a neutral response of respondents to work life imbalance, work life conflict and life satisfaction. Mean values ranges from highest value of 3.547 and lowest value of 3.3648. results for work life balance indicate the highest concurrence with mean value of 3.54 followed by work life conflict having mean value of 3.47. Statistics are shown in table 3 below.

**Table 3. Descriptive Statistics**

	<i>N</i>	<i>Minimum</i>	<i>Maximum</i>	<i>Mean</i>	<i>Std. Deviation</i>
Work life balance	105	2.06	4.78	3.5478	.59964
Work life conflict	105	2.29	4.21	3.4748	.48728
Life satisfaction	105	2.38	4.77	3.3648	.59345
Valid N (listwise)	105				

### Reliability Analysis

To examine the reliability of factors Cronbach's Alpha is employed. According to Nunnally (1978), a Cronbach Alpha score of 0.70 or higher is considered to be acceptable. Reliability was examined for each of variables: 0.761 for work life conflict, 0.708 for work life balance and 0.70 for life satisfaction as shown in table 4

**Table 4. Reliability Analysis**

<i>Variables</i>	<i>Cronbach alpha</i>	<i>No of items</i>
Life satisfaction	.70	13
Work life conflict	.761	14
Work life balance	.708	18

### Correlation Analysis

To test the substantiability of hypothesis 1 I have conducted co relational analysis. The results of correlation analysis are presented in Table 5. The results indicated that all variables have statistically significant relationship at ( $p$ , 0.01). Work life conflict has a significant

strong negative relation with life satisfaction (-0.631). Work life imbalance has significant moderate negative relationship with life satisfaction (-0.561). Work life conflict has a significant strong positive correlation with work life conflict (0.644). Thus first hypothesis get accepted.

**Table 5. Correlation Analysis**

	<i>Life Satisfaction</i>	<i>Work Life Balance</i>	<i>Work Life Conflict</i>
Life satisfaction	1	-0.561**	-0.631**
Work life balance		1	0.644**
Work life conflict			1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

### Regression Analysis

To test the substantiability of second hypothesis regression analysis has been conducted. The results of regression analysis based on independent variables (work life conflict and work life balance) are given in table 6 below.

The overall model fitness for regression equation was determined by F statistics. This model has shown positive and statistically significant statistics having  $F=38.825$  and  $p=.001$ . The regression analysis results show that 43.8% of variance in dependant variable (Life satisfaction) is due to these independent variables (Work life conflict and work life balance) as shown through the value of R square. Worklife conflict has the highest beta of -.461 followed by work life balance having beta of -.264 showing that they have negative relationship with life satisfaction. Thus second hypothesis get accepted.

**Table 6. Regression analysis**

<i>Constant</i>	<i>Standardized Coefficients Beta</i>	<i>Significance .000</i>
Work life balance	-.264	.008
Work life conflict	-.461	.000

Significant level: \* p, 0:001; n =105; Overall Model; F 38.825 p , 0:001,  $R^2=.438$   
Adjusted  $R^2=.427$

### Independent Sample T-Test (Married versus Unmarried)

To test the substantiability of third hypothesis independent sample t test has been conducted. The results of independent sample t test are given in table 7 below. The group statistics indicated that there exists difference in mean values of life satisfaction, work life conflict and work life balance between married and unmarried women.

Life satisfaction is higher in unmarried women and work life conflict and work life balance is higher among married women. Leven test has been conducted to check equality of variances which show that except work life balance other variables have equal variance. T-test results indicate that there exists significant difference (shown by p value of .000) in life satisfaction and work life conflict between married and unmarried women as shown in table below that mean difference is -.543 for life satisfaction and .444 for work life conflict between married and unmarried working women. Thus third hypothesis get accepted.

**Table 7. Independent sample t-test (Married versus unmarried women)**

Variables	MS	N	Group Statistics		Levene's Test for Equality of Variances		t-test for Equality of Means					
			Mean	SD	F	Sig.	Equal variance assumed		equal variance not assumed			
							t	sig	Mean diff	t	sig	Mean diff
Life satisfaction	S	26	3.78	.537	1.654	.201	4.41	.000	-.54535	4.46	.000	-.54535
	M	79	3.23	.549								
Worklife balance	S	26	3.19	.421	20.153	.000	3.708	.000	.47446	4.43	.000	.47446
	M	79	3.66	.605								
Worklife conflict	S	26	3.14	.4311	1.654	.842	4.37	.000	.44488	4.5	.000	.44488
	M	79	3.58	.455								

**MS:** Marital Status, **S:** Single, **M:** Married

### Independent Sample T-Test (Public versus Private)

To check the sustantiability of fourth hypothesis independent sample t-test has been conducted as shown in table 8 below. The results of group statistics indicated that there exist a minor difference in mean value of life satisfaction, worklife balance and work life conflict of women working in public versus women working in private universities. Leven's test results showed that equal variance exist in all variables as significance value is greater than .05 T- test results show that there doesn't exist significant difference in mean values of life satisfaction. Work life conflict and work life balance of women working in public universities versus women working in private universities as significance value is greater than .05. Thus forth hypothesis get rejected.

**Table 8. Independent sample t-test Women working in public universities versus private)**

Variables	WS	N	Group statistics		Levene's Test for Equality of Variances		t-test for Equality of Means					
			Mean	SD	F	Sig.	Equal variance assumed		equal variance not assumed			
							t	sig	Mean diff	t	sig	Mean diff
Life satisfaction	PU	53	3.3948	.60023	.019	.890	4.41	.604	.06046	4.46	.604	.06046
	Pvt	52	3.3343	.549								
Work life balance	PU	53	3.5189	.58764	1.252	.266	.497	.620	.05837	.497	.620	.05837
	Pvt	52	3.5772	.61596								
Work life conflict	PU	53	3.4515	.49364	.037	.848	.494	.622	.04714	.494	.622	.04714
	Pvt	52	3.4986	.48435								

WS: Working Status PU: Public Universities, Pvt: Private Universities

## DISCUSSION

The results of the study indicate that work life balance and work life conflict has a significant impact on the life satisfaction of working women. As 43.8% of variance in life satisfaction is due to these two predictor variables and remaining 57.2% of variance will be due to other factors. The Pearson correlation indicated that higher the work life conflict and work life imbalance lower will be the life satisfaction. One of the reasons can be this that in Pakistani culture women's first priority is to look after her home. She has to take care of her children, husband and other dependant. Also she has to take care of all household affairs like cooking, cleaning e.t.c. By being more educated and competent than in earlier times and sometime even to act as a helping hand to her husband financially she is doing job also. All these responsibilities create work life imbalances and work life conflict due to which women usually get very little time for relaxation, entertainment or for her. Though teaching is considered to be more suitable job for ladies in Pakistani culture especially because of its timings and usually its considered to be lesser hectic than other corporate jobs yet results indicate that women working in education sector are suffering from worklife conflict and worklife imbalances due to which their life satisfaction is getting disturbed. Also results indicated that there exists no significant difference in degree of life satisfaction, work life balance and work life conflict among women working in public sector versus private. As in universities both public and private sector timings are almost same. Usually teacher has to come just for delivering her lecture and 2-3- hours for counseling or research and development. So there doesn't exist a significant difference in timings or responsibilities in public versus private universities. While study indicated the significant difference in degree of life satisfaction and worklife conflict of married versus unmarried women. As in Pakistani culture after getting married women responsibilities get doubled she has to take care of the whole family and all household affairs. In Pakistani culture males are not accustomed to cooperate with their working women. They expect their wives to do everything for them. Males are not accustomed to do any of their work by their own unlike in European countries where everybody irrespective of their gender has to perform his/her work by him/her. In Pakistani culture usually husbands expect that their wives first priority is their home and if they can manage then they need to engage themselves in the jobs. As a result working women suffer from difficulties in balancing their business and family life, cannot allocate much time for them and at times suffer from stress due to their failure in balancing their roles of business and family lives. Due to which their degree of life satisfaction get affected. This finding is consistent with the previous findings of Hisrich and Brush (1988) and Chandra (1991)

## CONCLUSION

Involvement of women in the economical life is significant for the development of the country and improvement of the quality of life of the families. But, due to additional responsibilities they are suffering from work life imbalance and work life conflicts which ultimately affect their life satisfaction. By identifying these main factors study can provide better insights to the family members, Human resource professionals and management consultants for initiating efforts to improve life satisfaction of working women.

**REFERENCES**

- Hisrich, R. D. & Brush, C. G. (1988). 'Women Entrepreneurs: Problems and Opportunities', in S. Rose and L. Larwood (eds.), *Women's Careers, Pathways and Pitfalls*.
- Frone, M. RA. (2003). *Work-Family Balance*. In Quick JC, Tetrick LE (Eds), *Handbook of Occupational Health Psychology*, American Psychological Association, Washington, DC, pp. 143-62.
- Berg, P., Kalleberg, A. L. & Appelbaum, E. (2003). Balancing Work and Family: The Role of High-Commitment Environments. *Ind. Relations*, 42(2), 168-188.
- Marcinkus, W. C., Whelan-Berry, K. S. & Gordon, J. R. (2007), The Relationship of Social Support to the Work – Family Balance and Work Outcomes of midlife Women. *Women Manage. Rev.*, 22(2), 86-111.
- Young, M. B. (1999). Work-Family Backlash: Begging the Question, What's Fair? *Annals Am. Acad. Political Soc. Sci.*, 562(1), 32-46.
- Rossi, A. S. (2001). *Caring and Doing for Others: Social Responsibility in the Domains of Family, Work, and Community* (pp. 227-320). Chicago, IL: University of Chicago Press.
- Frone, M. R., Russell, M. & Cooper, M. L. (1997). Relation of Work – Family Conflict to Health Outcomes: A Four – Year Longitudinal Study of Employed Parents. *J. Occupational. Organ Psychol.*, 70, 325-335.
- Edwards, J. R. & Rothbard, N. P. (2000). Mechanisms Linking Work and Family: Classifying the Relationship between Work and Family Constructs. *Acad. Manage. Rev.*, 25, 178-199.
- Dalton, G. W. (1989). *Developmental Views of Careers in Organizations*. In Arthur MB, Hall DT, Lawrence BS (Eds.), *Handbook of Career Theory* (pp. 89-109). New York, Melbourne: Cambridge University Press, Cambridge.
- Duffy, A. & Pupo, N. (1992). *Part-time Paradox: Connecting Gender, Work and Family*. Toronto: McClelland and Stewart.
- Antonucci, T. C. & Akiyama, H. (1987). An Examination of Sex Differences in Social Support among Older Men and Women. *Sex Roles*, 27(11/12), 737-749.
- Ayree, S. (1992). Antecedents and Outcomes of Work-Family Conflict among Married Professional Women: Evidence from Singapore. *Hum. Relations*, 45, 813-837.
- Cohen, S. & Syme, S. L. (1985). *Issues in the Study and Application of Social Support*, in Cohen, S. and Syme, S.L. (Eds), *Social Support and Health*. New York, NY: Harcourt Jovanovich. pp. 3-22.
- Brough, P. & Pears, J. (2004). Evaluating the Influence of the Type of Social Support on Job Satisfaction and Work Related Psychological Wellbeing. *Int. J. Organ. Behav.*, 8(2), 472-485.
- Diener, E., Suh, E. M., Lucas, R. E. & Smith, H. L. (1999). Subjective well-being: Three decades of progress. *Psychological Bulletin*, 125, 276-302.
- Hochschild, A. & Machung, A. (1989). *The second shift: Working parents and the revolution at home*. New York: Viking.

- Key, R., Gunterberg, B., Holz, M. & Wolter, H. J. (2003). *Female entrepreneurs in Germany*. Bonn, Germany: Institute for Mittelstandsforschung,.
- United Nations Industrial Development Organisation (UNIDO). (2001). *Women entrepreneurship development in selected African countries*, UNIDO Working Paper 7. Vienna: Author.
- Mathew, R. V. & Panchanatham, N. (2009a). Work life balance issues among the women entrepreneurs in South India. In K. J. Cherian, & S. P. A. Mathew (Eds.), *Emerging entrepreneurial strategies for self development and skill development* (pp. 46–57). Kottayam, India: Kuriakose Gregorios College (KGC).
- Mathew, R. V. & Panchanatham, N. (2009b). Influencers and the role in determining the work life balance of employees working in the information technology sector. *KGEES Journal of Social Science*, 1, 17–31.
- Canadian Imperial Bank of Commerce (CIBC). (2004). *Women entrepreneurs: leading the charge*. Retrieved on December 02, 2010, from <http://www.cibc.com/ca/pdf/women-entrepreneurs-en.pdf>
- Peeters, M. C. W., Montgomery, J. J., Bakker, A. B. & Schaufeli, W.B. (2005). Balancing work and home: How job and home demands are related to burnout. *International Journal of Stress Management*, 12, 43–61.
- Sirgy, M. J., Michalos, A. C., Ferriss, A. L., Easterlin, R., Patric, D. & Pavot, W. (2006). The Quality of Life research movement (QoL): past, present and future. *Social Indicators Research*, 76, 343–466
- Saraceno, C., Olagnero, M. & Torrioni, P. (2005). *First European Quality of Life Survey: Families, Work and Social Networks*, European Foundation for the Improvement of Living and Working Conditions, Office for Official Publications of the European Communities, Luxembourg.
- Bjørnskov, C., Dreher, A. & Fischer, J. (2008), Cross-country determinants of life satisfaction: exploring different determinants across groups in society, *Social Choice and Welfare*, 30(1), 119-173.
- Wallace, C., Pichler, F. & Hayes, B. C. (2007). *First European Quality of Life Survey: Quality of Work and Subjective Life Satisfaction in Europe*, European Foundation for the Improvement of Living and Working Conditions, Office for Official Publications of the European Communities, Luxembourg. Conflict within the family has been associated with high levels of work-family conflict (Kopelman et al., 1983; Study 1), whereas supportive spouses may protect each other from experiencing high levels of work-family conflict (Holahan & Gilbert, 1979a).
- Kahn, R. L., Wolfe, D. M., Quinn, R., Snoek, J. D. & Rosenthal, R. A. (1964). *Organizational stress*. New York: Wiley.
- Pleck, J. H., Staines, G. L. & Lang, L. (1980). Conflicts between work and family life. *Monthly Labor Review*, 103(3), 29-32.
- Herman, J. B. & CGyllstrom, K. K. (1977). Working men and women: Inter- and intra-role conflict. *Psychology of Women Quarterly*, 1, 319-333.
- Jones, A. P. & Butler, M. C. (1980). A role transition approach to the stresses of organizationally-induced family role disruption. *Journal of Marriage and the Family*, 42, 367-376.

- Brief, A. P., Schuler, R. S. & Van Sell, M., (1981). *Managing job stress*. Boston: Little, Brown.
- Holahan, C. K. & Cilbert, L. A. (1979a). Conflict between major life roles; Women and men in dual-career couples. *Human Relations*, 32, 451-467.
- Kopelman, R. E., Greenhaus, J. H. & Connolly, T. F. (1983). A model of work, family, and interrole conflict: A construct validation study. *Organizational Behavior and Human Performance*, 32, 198-215.
- Bromet, E. J., Dew, M. A. & Parkinson, D. K. (1990). *Spillover between work and family: A study of blue-collar working wives*. In J. Eckenrode & S. Gore (Eds.), *Stress between work and family* (pp. 133- 151). New York: Plenum Press.
- Frone, M. R., Russell, M. & Cooper, M. L. (in press). Relationship between job and family satisfaction: Causal or noncausal covariation? *Journal of Management*.
- Aryee, S. (1992). Antecedents and outcomes of work-family conflict among married professional women: *Evidence from Singapore*. *Human Relations*, 45, 813-837.
- O'Driscoll, M. P., Ilgen, D. R. & Hildreth, K. (1992). Time devoted to job and off-job activities, interrole conflict, and affective experiences. *Journal of Applied Psychology*, 77, 272-279.
- Rice, R. W., McFarlin, D. B., Hunt, R. G. & Near, J. P. (1985). Organizational work and the perceived quality of life. *Academy of Management Review*, 10, 296- 310.
- Guelzow, M. G., Bird, G. W. & Koball, E. H. (1991). An exploratory path analysis of the stress process for dual-career men and women. *Journal of Marriage and the Family*, 53, 151-164.
- Greenhaus, J. H. & Beutell, N. J. (1985). Sources of conflict between work and family roles. *Academy of Management Review*, 10, 76-88.
- Matthews, K. A. & Rodin, J. (1989). Women's changing work roles: Impact on health, family, and public policy. *American Psychologist*, 44, 1389-1393.
- Piotrkowski, C. S., Rapoport, R. N. & Rapoport, R. (1987). *Families and work*. In M. B. Sussman & S. K. Steinmetz (Eds.), *Handbook of marriage and the family*. New York: Plenum Press.
- Lewis, S. N. C. & Cooper, C. L. (1987). Stress in two-earner couples and stage in the life-cycle. *Journal of Occupational Psychology*, 60, 289-303.
- McLanahan, S. & Adams, J. (1987). Parenthood and psychological well-being. *Annual Review of Sociology*, 5, 237-257. Menaghan, E. G., & Parcel, T. (1990). Parental employment and family life: Research in the 1980s. *Journal of Marriage and the Family*, 52, 1079-1098.
- Galinsky, E. & Stein, P. J. (1990). The impact of human resource policies on employees: Balancing work/family life. *Journal of Family Issues*, 11, 368-383.
- Pleck, J. H., Staines, G. L. & Lang, L. (1980). "Conflicts between work and family life", *Monthly Labor Review*, 103(3), pp. 29-32.
- Goode, W. J. (1960). "A theory of role strain", *American Sociological Review*, 41, 483-96.
- Huber, J. & Spitze, G. (1983). *Sex Stratification: Children, Housework, and Jobs*. New York, NY: Academic Press.

- Burke, R. J., Weir, T. & Duwors, R. E. (1980). "Work demands on administrators and spouse well-being." *Human Relations*, 33, 253-78.
- Robinson, J. P. (1988). "Who's doing the housework?" *American Demographics*, 10, 24-8.
- Ross, C. E. (1987). "The division of labor at home." *Social Forces*, 65, 816-33.
- Bohen, H. C. & Viveros-Long, A. (1981). *Balancing Jobs and Family Life: Do Flexible Work Schedules Help?* Philadelphia, PA: Temple University Press.
- Cartwright, L. K. (1978). "Career satisfaction and role harmony in a sample of young women physicians", *Journal of Vocational Behavior*, 12, 184-96
- Diener, E., Suh, E. M., Lucas, R. E. & Smith, H. L. (1999). Subjective well-being: Three decades of progress. *Psychological Bulletin*, 125, 276 – 302.
- Hudson, (2005). *The case for work/life balance: closing the gap between policy and practice*. Hudson Australia and New Zealand. Retrieve from [http://au.hudson.com/Portals/AU/documents/Hudson2020\\_Work-Life.pdf](http://au.hudson.com/Portals/AU/documents/Hudson2020_Work-Life.pdf)
- Greenhaus, H. J., Collins, M. K. & Shaw, D. J. (2003). 'The relation between work-family balance and quality of life', *Journal of Vocational Behaviour*, 63, 510-531.
- Maxwell, A. G. & McDougall, M. (2004). "Work-Life Balance: Exploring the connections between levels of influence in the UK public sector." *Public Management Review*, 6(3), 377-393.
- Ahmed, M. (2011). Working women work life conflict. *Business strategy series*, 12(6), 289-302.
- Mathew, R. (2011). An exploratory study on work life balance of women entrepreneurs in south India. *Asian academy of management journal*, 16(2), 77-105.
- Noviantoro, T. (2009). *The job satisfaction and life satisfaction relationship of indonesian women migrant workers in Taiwan*. Unpublished thesis: NCU, Taiwan
- Chandra, S. K. (1991). *Development of Women Entrepreneurship in India, A Study of Public Policies and Programmes*. New Delhi: Mittal Publications.